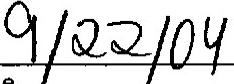
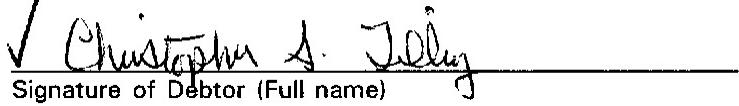
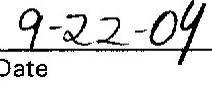
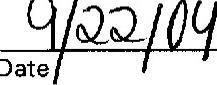


## Middle District of North Carolina

## Chapter 7 - Voluntary Petition

Name Of Debtor (Last, First, Middle) <b>TILLEY, CHRISTOPHER SCOTT</b>	Name Of Joint Debtor (Spouse)	
All Other Names Including Trade Names Used By Debtor In The Last 6 Years	All Other Names, Including Trade Names, Used By Joint Debtor In The Last 6 Years	
Social Security No./Employer's Tax Id <b>xxx-xx-5808/</b>	Social Security No./Employer's Tax Id <b>/</b>	
Street Address Of Debtor <b>331 Ziglar Road Madison, North Carolina 27025</b> Rockingham County	Street Address Of Joint Debtor County	
Mailing address	Mailing address	
Principal Assets:	Debtor has been domiciled or has had a residence, principal place of business or principle assets in this District for a longer part of 180 days than in any other District	
Type of Debtor: <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Joint <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Filing Fee attached	
Nature of Debt: <input checked="" type="checkbox"/> Non-business Consumer <input type="checkbox"/> Business	Name and address of law firm: Bolton Law Offices P.O. Box 10247 Greensboro, NC 27404 (336) 294-7777 Atty for debtor: Phillip E. Bolton #12326	
Type of Business: <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/Mining <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business	Briefly Describe Nature of Business:	
Estimated Number Of Creditors 1-15    16-49    50-99    100-199 <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> No assets will be available for distribution to creditors  <input type="checkbox"/> Assets will be available for distribution to creditors	
Estimated Assets (Thousands Of Dollars) Under 50    50-99    100-49 <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	<b>UNITED STATES BANKRUPTCY COURT</b> Middle District North Carolina Case # 04-12933    Chapter 7 Filed: 10:48 AM, 09/27/04    Greensboro	RECEIPT # 000133815 - PB 10:50 AM, September 27, 2004
Estimated Liabilities (Thousands) Under 50    50-99    100-49 <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	Trustee: Everett B. Saslow, Jr.	Code    Qty    Amount 07            1    \$209.00
Estimated Number Of Employees - Chapter 0    1-19    20-99 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Debtor(s): Christopher Scott Tilley	<b>ONLINE PAYMENT</b>
Est. No. Of Equity Security Holders, Ch. 0    1-19    20-99 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	First Meeting of Creditors 10:00 AM, November 01, 2004 Creditor's Mtg. Rm 1st Floor 101 South Edgeworth Street Greensboro, NC 27405	<b>TOTAL PAID: \$209.00</b> From: Phillip E Bolton 604 Green Valley Rd P O Box 10247 Greensboro, NC 27404-0247

In re: TILLEY, CHRISTOPHER SCOTT Location of prior bankruptcy case	Case Number	Date filed
Pending Bankruptcy Case Filed by Spouse or Any Partner or Affiliate of the Debtor (if more than 1, attach additional sheet)		
Name of Debtor	Case Number	Date
Relationship	District	Judge
Request for Relief <i>Debtor requests relief in accordance with Chapter 7 of Title 11, United States Code</i>		
SIGNATURES		
		
Attorney	Date	
<p><b>INDIVIDUAL JOINT DEBTOR(S)</b> I declare under penalty of perjury that the information provided in this petition is true and correct</p> <p> Signature of Debtor (Full name)</p> <p>Date: <u>9-22-04</u></p>		
<p><b>CORPORATE OR PARTNERSHIP DEBTOR</b> I declare under penalty of perjury that the information provided in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized</p> <p>Signature of Authorized Individual</p> <p>Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date:</p>		
<p><b>TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS</b> I am aware that I may proceed under Chapter 7, 11 or 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. Exhibit B has been completed.</p> <p> Signature of Debtor (Full name)</p> <p> Date</p>		
<p>Signature of Joint Debtor (Full name) _____ Date _____</p>		
<p><b>EXHIBIT "B"</b> (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.) I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that he, she or they may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under such chapter.</p> <p> Signature of Attorney</p> <p> Date</p>		

**United States Bankruptcy Court**

Middle District of North Carolina

In re: TILLEY, CHRISTOPHER SCOTT

**SUMMARY OF SCHEDULES**

<u>NAME OF SCHEDULE</u>	<u>ATTACHED?</u>	<u># SHEETS</u>	<u>ASSETS</u>	<u>LIABILITIES</u>	<u>OTHER</u>
A. Real Property	Y	0	75,000.00		
B. Personal Property	Y	1	5,725.00		
C. Property Claimed As Exempt	Y	1			
D. Creditor Holding Secured Claims	Y	0		71,285.00	
E. Creditors Holding Unsecured Priority Claims	Y	0			0.00
F. Creditors Holding Un- secured Nonpriority Claims	Y	1		21,250.00	
G. Executory Contracts and Unexpired Leases	Y	1			
H. Codebtors	Y	0			
I. Current Income of Individual Debtor(s)	Y	1			3,002.00
J. Current Expenditures of Individual Debtor(s)	Y	1			3,040.00
TOTALS		7	80,725.00	92,535.00	

**SCHEDULE A - REAL PROPERTY**

<u>Description, Location</u>	<u>Debtor's interest</u>	<u>HWJ</u>	<u>Value</u>	<u>Secured Claim</u>
Home @ 331 Ziglar Rd.	Deed	J	75,000.00	71,285.00
TOTAL A			75,000.00	

In re TILLEY, CHRISTOPHER SCOTT  
**SCHEDULE B - PERSONAL PROPERTY**

Type, description, location of and interest in property.	Market value of debtor's interest.
1. Cash on hand. <b>none</b>	0.00
2. Checking, savings or other accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. <b>Patrick Henry National Bank checking/savings</b>	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others. <b>none</b>	0.00
4. Household goods and furnishings, including audio, video, and computer equipment. <b>furniture, appliances, tv, stereo, computer, etc.</b>	1,600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. <b>none</b>	0.00
6. Wearing apparel. <b>clothing, personal items</b>	250.00
7. Furs and jewelry. <b>jewelry</b>	100.00
8. Firearms and sports, photographic, and other hobby equipment. <b>none</b>	0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. <b>none</b>	0.00
10. Annuities. Itemize and name each issuer. <b>none</b>	0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. <b>none</b>	0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize. <b>none</b>	0.00
13. Interests in partnerships or joint ventures. Itemize <b>none</b>	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments. <b>none</b>	0.00
15. Accounts Receivable. <b>none</b>	0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. <b>none</b>	0.00
17. Other liquidated debts owing debtor include tax refunds. Give particulars. <b>none</b>	0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the debtor other than those listed in Schedule of Real Property. <b>none</b>	0.00
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. <b>none</b>	0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. <b>none</b>	0.00
21. Patents, copyrights, and other intellectual property. Give particulars. <b>none</b>	0.00
22. Licenses, franchises, and other general intangibles. Give particulars. <b>none</b>	0.00
23. Automobiles, trucks, trailers, and other vehicles. <b>1994 Toyota Pickup, Utility Trailer</b>	3,275.00
24. Boats, motors, and accessories. <b>none</b>	0.00
25. Aircraft and accessories <b>none</b>	0.00
26. Office equipment, furnishings, and supplies. <b>none</b>	0.00
27. Machinery, fixtures, equipment and supplies used in business. <b>lawn mower, trimmer, weedeater, tools</b>	500.00
28. Inventory. <b>none</b>	0.00
29. Animals. <b>none</b>	0.00
30. Crops, growing or harvested. Give particulars. <b>none</b>	0.00
31. Farming equipment and implements. <b>none</b>	0.00
32. Farm supplies, chemicals, and feed. <b>none</b>	0.00
33. Other personal property of any kind not already listed. Itemize. <b>none</b>	0.00
<b>TOTAL B</b>	5,725.00

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA**

In the Matter of: \_\_\_\_\_ ) Case No. \_\_\_\_\_  
                           ) \_\_\_\_\_  
                           ) \_\_\_\_\_  
                           ) DEBTOR'S CLAIM FOR  
TILLEY, CHRISTOPHER SCOTT ) PROPERTY EXEMPTIONS  
                           ) \_\_\_\_\_  
                           ) Debtor.  
                           ) \_\_\_\_\_

, TILLEY, CHRISTOPHER SCOTT, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. §522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

**1. REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT. (NCGS 1C-1601(a)(1)). Total net value not to exceed \$10,000. Amount of unused portion of first \$3,500 may be carried forward to be applied on other property claimed as exempt.**

Description of Property & Address	Market Value	Mtg Holder or Lien Holder	Amt Mtg or Lien	Net Value
<b>None</b>				0.00 0.00
(a) Total Net Value				0.00
Total Net Exemption				0.00
(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor)			<u>3,500.00</u>	

**2. MOTOR VEHICLE. (NCGS 1C-1601(a)(3)). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1(b) above.**

Model, Year Style of Auto	Market Value	Lien Holder	Amt Lien	Net Value
<b>1994 Toyota Pickup</b>	<b>2,775.00</b>	<b>None</b>	<b>0.00</b>	<b>2,775.00</b>
(a) Statutory Allowance				<u>1,500</u>
(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed)				<u>1,275</u>
Total Net Exemption				<u>2,775</u>

**3. TOOLS OF TRADE OR PROFESSIONAL BOOKS. (NCGS 1C-1601(a)(5)) Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.**

Description	Market Value	Lien Holder	Amt Lien	Net Value
<b>Utility Trailer,Hedge Trimmer,Etc.</b>	<b>1,000.00</b>	<b>None</b>	<b>0.00</b>	<b>1,000.00 0.00</b>
a) Statutory Allowance				<u>750</u>
(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed)				<u>250</u>
Total Net Exemption				<u>1,000</u>

**4. PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.**  
 (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$2,000 total for all dependents.)

Description of Property	Market Value	Lien Holder	Amt Lien	Net Value
Clothing & Personal	250.00			250.00
Kitchen Appliances	100.00			100.00
Stove	100.00			100.00
Refrigerator	100.00			100.00
Freezer	100.00			100.00
Washing Machine	100.00			100.00
Dryer	100.00			100.00
China	0.00			0.00
Silver	0.00			0.00
Jewelry	100.00			100.00
Living Room Furniture	150.00			150.00
Den Furniture	0.00			0.00
Bedroom Furniture	150.00			150.00
Dining Room Furniture	150.00			150.00
Lawn Furniture	50.00			50.00
Television	100.00			100.00
( ) Stereo ( ) Radio	100.00			100.00
Musical Instruments	0.00			0.00
( ) Piano ( ) Organ	0.00			0.00
Air Conditioner/Dehum.	0.00			0.00
Paintings & Art	0.00			0.00
Lawn Mower	50.00			50.00
Yard Tools	0.00			0.00
Crops	0.00			0.00
Animals	0.00			0.00
Other(computer)	250.00			250.00
		Total Net Value		1,950.00

(a) Statutory allowance for debtor

3,500

(b) Statutory allowance for debtor's dependents: 0 dependents at \$750 each (not to exceed \$3,000 for total dependents)

(c) Amount from 1(b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed)

Total Net Exemption	<u>1,950.00</u>
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**5. LIFE INSURANCE (As provided in Article X, Section 5 of North Carolina Constitution.)**

Name of Insurance Company: None Policy No.

Name of Insured: Policy Date.

Name of Beneficiary, cash value:

**6. PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS). (NCGS 1C-1601(a)(7). No limit on value or number of items.)**

Description: Eyeglasses for debtor.

**7. DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION: (NCGS 1C-1601(a)(8). No limit on number or amount:**A. \$0 Compensation for personal injury to debtor or to person on whom debtor was dependent for support.B. \$0 Compensation for death of person on whom debtor was dependent for support.**8. INDIVIDUAL RETIREMENT ACCOUNTS, INDIVIDUAL RETIREMENT ANNUITIES AND TRUST ACCOUNTS AS DESCRIBED IN SECTION 408(a), (b) and (c) OF THE INTERNAL REVENUE CODE: (NCGS 1C-1601(a)(9). No limit on number or amount**

Detailed Description	Value
<u>None</u>	

**9. ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIMS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE. (NCGS 1C-1601(a)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1 (b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.**

Description	Market Value	Lien Holder	Amt Lien	Net Value
<u>None</u>				0.00
				0.00
				0.00

(a) Total Net Value of property claimed in paragraph 9.	<u>0.00</u>
(b) Total amount available from paragraph 1 (b).	<u>3,500.00</u>
(c) Less amount available under paragraph 1 (b) which was used in other paragraphs:	
Paragraph 2(b)	<u>1,275.00</u>
Paragraph 3(b)	<u>0.00</u>
Paragraph 4(c)	<u>250.00</u>
Net Balance Available from paragraph 1(b)	<u>1,975.00</u>
Total Net Exemption	<u>0.00</u>

**10. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

Aid to the Aged, Disabled and Families of Dependent Children, NCGS 108A-36	\$
Aid to the Blind, NCGS-111-18	\$
Yearly Allowance for Surviving Spouse, NCGS 30-15, NCGS 30-33	\$
North Carolina Local Government Employees retirement Benefits, NCGS 128-31	\$
North Carolina Teachers and State Employees Retirement Benefits	\$
Firemen's Relief Fund Pensions, NCGS 118-49	\$
Fraternal Benefit Society Benefits, NCGS 58-283	\$
Worker's Compensation Benefits, NCGS 97-21	\$
Unemployment Benefits, so long as not commingled and except for debts for necessities purchased while unemployed	\$
Group Insurance Proceeds, NCGS 58-213	\$
Partnership Property, except on a claim against the partnership, NCGS 59-55	\$
Wages of the Debtor Necessary for support of Family, NCGS 1-362	\$
Other	\$
<b>TOTAL VALUE OF PROPERTY CLAIMED EXEMPT</b>	<b>\$</b>

**11. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

Foreign Service retirement and Disability Payments, 22 U.S.C. §1104	\$
Social Security Benefits, 42 U.S.C. § 407	\$
Injury or Death Compensation Payments from War Risk Hazards, 42 U.S.C. § 601	\$
Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. § 601	\$
Civil Service Retirement Benefits, 5 U.S.C. §§ 729, 2265	\$
Longshoremen and Harbor Workers Compensation Act Death and Disability Benefits 33 U.S.C. § 916	\$
Railroad Retirement Act Annuities and Pensions, 45 U.S.C. § 228(L)	\$
Veterans Benefits	\$
Special Pension Paid to Winners of Congressional Medal of Honor, 38 U.S.C. §3101	\$
Federal Homestead Lands, on Debts Contracted Before the Issuance of the Patent, 43 U.S.C. §175	\$
Other	\$
<b>TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT</b>	<b>\$</b>

**12. TENANCY BY THE ENTIRETY.** The following property is claimed exempt pursuant to 11 U.S.C. §522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg Holder or Lien Holder	Amt Mtg or Lien	Net Value
Home @ 331 Ziglar Rd.	75,000.00	Bank of America	71,285.00	3,715.00 0.00
<b>VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT</b>				<b>3,715.00</b>

**13. THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**

Description	Market Value	Lien Holder	Amt Lien	Net Value
none				0.00 0.00

None of the property listed in paragraph 13 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

**14. DESCRIBE BELOW ANY 401(k) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Description	Value
_____	_____
_____	_____

DATE:

9/22/04

✓ Christopher A. Jilly  
Debtor

In re: TILLEY, CHRISTOPHER SCOTT

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

[X] 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

**See Local Forms****SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

<u>Creditor's name, address</u>	<u>Date, Nature, Description and Value</u>	<u>CUD HWJ</u>	<u>Amount of Claim</u>	<u>Unsecured Portion</u>
Bank of America P.O. Box 17404 Baltimore, MD 21297	Home Mortgage #6201803480	J	71,285.00	0.00
<b>TOTAL D</b>				<b>71,285.00</b>

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Taxes and Other Certain Debts Owed to Governmental Units: Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).)

<u>Creditor's name, address</u>	<u>Date, Consideration</u>	<u>CUD HWJ</u>	<u>Amount</u>	<u>Priority</u>
IRS Spec Proc Sect 320 Federal Place Greensboro, NC 27401	For Info Only			
NC Dept. of Revenue PO Box 1168 Raleigh, NC 27640	For Info Only			
Rockingham Co. Tax Dept. PO Box 68 Wentworth, NC 27375	For Info Only			
Employment Security Com. Tax Dept. PO Box 26504 Raleigh, NC 27611-6504	For Info Only			
<b>TOTAL E</b>				<b>0.00</b>

In re: TILLEY, CHRISTOPHER SCOTT  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

<u>Creditor's name, address</u>	<u>Date, consideration</u>	<u>CU</u>	<u>HWJ</u>	<u>Amount</u>
Bank of America P.O. Box 5270 Carol Stream, IL 60197	Visa Transactions #4427103006829096		H	1,420.00
Chase P.O. Box 15583 Wilmington, DE 19886	Visa Transactions #4226610654303714		H	14,330.00
Citicard P.O. Box 6000 The Lakes, NV 89163	Mastercard Transactions #5424180124057552		H	5,500.00
Credit Bureau Collection Center P.O. Box 26140 Greensboro, NC 27402			C	
United Recovery Systems P.O. Box 722929 Houston, Tx 77272	Notice - Citicard Account			
		TOTAL F		21,250.00

In re: **TILLEY, CHRISTOPHER SCOTT**  
**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Give name and address of other parties to lease or contract, along with description of contract or lease and nature of debtor's interest.

**none**

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**SCHEDULE H - CODEBTORS**

Give name and address of codebtor, and name and address of creditor

**none**

In re: TILLEY, CHRISTOPHER SCOTT  
**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

**A. Family Status**

1. The debtor is: (mark one of the following)  Married  Single  Separated  Divorced
2. Name of debtor's spouse is: Margaret Tilley
3. The debtor supports the following dependents (other than the debtor's spouse):  
Give Name, Age, and Relationship to Debtor  
 None

**B. Employment and Occupation**

1. The debtor is employed by (include address and how long):  
 as:  
 2. The debtor is self-employed as: Owner/Operator  
 at the following principal place of business: Tilley's Lawn & Pool Care, 331 Ziglar Road, Madison, NC - 3 Years  
 3. The debtor's spouse is employed by (include address and how long): Council on Aging, P.O. Box 1915, Reidsville, NC 27323  
 as: CNA  
 4. The debtor's spouse is self-employed as:  
 at the following principal place of business:

**C. Current Income**

Give estimated average current monthly income of debtor and spouse, consisting of:

	<u>Debtor</u>	<u>Spouse</u>
Gross pay (wages, salary, or commissions)	0.00	1,380.00
Estimated monthly overtime	0	0
<b>SUBTOTAL</b>	<b>0.00</b>	<b>1,380.00</b>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	0.00	150.00
b. Insurance	0	28.00
c. Union dues	0	0
d. Other ()	0	0
<b>SUBTOTAL OF DEDUCTIONS</b>	<b>0.00</b>	<b>178.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>0.00</b>	<b>1,202.00</b>
Regular income available from the operation of a business or profession or farm	1,800.00	0
Other income:		
Interest and dividends	0	0
From real property	0	0
Social security	0	0
Pension or other retirement income	0	0
Other (specify)	0	0
Alimony, maintenance, or support payments:		
for the debtor's use	0	0
for the support of another	0	0
<b>TOTAL I: estimated current monthly income</b>	<b>1,800.00</b>	<b>1,202.00</b>
		<b>Combined Total 3,002.00</b>

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None

In re: TILLEY, CHRISTOPHER SCOTT

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Give estimated average current monthly expenditures of debtor and the debtor's family. If joint petition is filed and debtor's spouse maintains a separate household, complete a separate schedule of expenditures labeled "Spouse."

Rent or home loan payment ( <i>including any assessment or maintenance fee and lot rent</i> )	770.00
Real estate taxes (if not included above)	0.00
Property insurance (if not included above)	0.00
<b>Utilities:</b>	
Electricity and heating fuel	180.00
Water and sewer	0.00
Telephone	120.00
Other ( <i>specify</i> )-garbage, cable	75.00
Home maintenance (repairs and upkeep)	35.00
Food	425.00
Clothing	50.00
Laundry and cleaning	35.00
Medical, dental, and medicines	60.00
Transportation ( <i>not including auto payments</i> )	200.00
Recreation, clubs, and entertainment	50.00
Charitable contributions	0.00
<i>Insurance (not deducted from wages)</i>	
Homeowner's or Renters	35.00
Life	0.00
Health	0.00
Auto	105.00
Other ( <i>specify</i> )	0.00
Taxes ( <i>not deducted from wages or included in home loan payment or included in real estate taxes</i> )-Self Employment Taxes/Property Taxes	500.00
<i>Installment payments:</i>	
Auto	0.00
Other ( <i>specify</i> )	0.00
Other ( <i>specify</i> )	0.00
Alimony, maintenance, and support paid to others	0.00
Payments for support of additional dependents not living at your home	0.00
Regular expenses from operation of business, profession or farm (attach detailed statement)-Gas, repairs, maintenance	250.00
Other expenses ( <i>specify</i> )-haircuts, cigarettes, etc.	150.00
<b>TOTAL J: estimated current monthly expenses</b>	<b>3,040.00</b>

In re: TILLEY, CHRISTOPHER SCOTT

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 8 sheets (total shown on summary page, plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

✓ Christopher S. Tilley  
Debtor Debor

STATEMENT OF FINANCIAL AFFAIRS  
UNITED STATES BANKRUPTCY COURT  
Middle District of North Carolina

In Re: TILLEY, CHRISTOPHER SCOTT

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None", mark None. If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"*In business*." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5% or more of voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"*Insider*." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. **Income from employment or operation of business:** State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. If reported on fiscal year basis, identify beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. Give AMOUNT, SOURCE (if more than one).

Husband: 2002 - \$33,821; 2003 - \$7,334; 2004 - \$6,488; Wife: 2002 - \$20,598; 2003 - \$20,285; 2004 - \$10,735

2. **Income other than from employment or operation of business:** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. Give AMOUNT, SOURCE.

None

3. **Payments to creditors:** a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID, AND AMOUNT STILL OWING.  
No payments, other than regularly scheduled payments, have been made to any single creditor; and no payments, in excess of \$600, have been made to any creditor within 90 days of filing, except as follows: none

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID, AND AMOUNT STILL OWING.

None

4. **Suits and administrative proceedings, executions, garnishments and attachments:** a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION, STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE, DESCRIPTION AND VALUE OF PROPERTY

None

5. **Repossessions, foreclosures and returns:** List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN, DESCRIPTION AND VALUE OF PROPERTY

None

**6. Assignments and receiverships:** a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT, TERMS OF ASSIGNMENT OR SETTLEMENT  
none

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT CASE TITLE & NUMBER ORDER, DATE OF ORDER, DESCRIPTION AND VALUE OF PROPERTY  
none

**7. Gifts:** List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR IF ANY, DATE OF GIFT, DESCRIPTION AND VALUE OF GIFT  
none

**8. Losses:** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS, DATE OF LOSS  
none

**9. Payments related to debt counseling or bankruptcy:** List all payments made or property transferred by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case. Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR, AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY  
Phillip E. Bolton, P.O. Box 10247, Greensboro, NC 27404, \$700.00, paid on date of petition filing unless otherwise stated.

**10. Other transfers:** a. List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE, DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED  
none

**11. Closed financial accounts:** List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage house and other financial institutions. Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE, AMOUNT AND DATE OF SALE OR CLOSING  
none

**12. Safe deposit boxes:** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. Give NAME AND ADDRESS BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS, DATE OF TRANSFER OR SURRENDER IF ANY  
none

**13. Setoffs:** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF, AMOUNT OF SETOFF  
none

**14. Property held for another person:** List all property owned by another person that the debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY, LOCATION OF PROPERTY  
none

**15. Prior address of debtor:** If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED, DATES OF OCCUPANCY  
none

**16. Spouses and Former Spouses:** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six year** period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. GIVE NAME  
none

**7. Environmental Information** For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the clean up of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law. GIVE SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE, ENVIRONMENTAL LAW

none

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of a Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. GIVE SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE, ENVIRONMENTAL LAW

none

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. GIVE NAME AND ADDRESS OF GOVERNMENTAL UNIT, DOCKET NUMBER, STATUS OR DISPOSITION

none

**18. Nature, location and name of business:** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was officer, director, partner, or a managing executive of a corporation, partnership, sole proprietorship, or was a self-employed profession within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **six years** immediately preceding the commencement of this case. Give NAME, TAXPAYER I.D. NUMBER, ADDRESS, NATURE OF BUSINESS, BEGINNING AND ENDING DATES.

none

b. Identify any business listed in response to subdivision a. above that is "single asset real estate" as defined in 11 U.S.C. §101. GIVE NAME AND ADDRESS

none

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been within the **six years** immediately preceding the commencement of this case "in business." Otherwise, go to signature page.

**19. Books, records and financial statements:** a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. Give NAME AND ADDRESS AND DATES SERVICES RENDERED

none

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. Give NAME, ADDRESS AND DATES SERVICES RENDERED

none

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account or records of the debtor. If any other books of account and records are not available, explain. Give NAME AND ADDRESS

none

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor. Give NAME AND ADDRESS AND DATE ISSUED

none

20. Inventories: a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Give DATE OF INVENTORY, INVENTORY SUPERVISOR AND DOLLAR AMOUNT OF INVENTORY.

none

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. Give DATE OF INVENTORY AND NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

none

21. Current Partners, Officers, Directors, and Shareholders: a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. Give NAME AND ADDRESS, NATURE OF INTEREST AND PERCENTAGE OF INTEREST

none

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation. Give NAME AND ADDRESS, TITLE, AND NATURE AND PERCENTAGE OF STOCK OWNERSHIP

none

22. Former partners, officers, directors and shareholders: a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. Give NAME, ADDRESS AND DATE OF WITHDRAWAL

none

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

none

23. Withdrawals from a partnership or distributions by a corporation: If the debtor is a partnership or corporation, list all withdrawals or distribution credited or given to an insider, including compensation in any form, bonuses, loans, stock redemption, options exercised and any other perquisite during one year immediately preceding the commencement of this case. Give NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, AMOUNT OF MONEY OR DESCRIPTION, VALUE OF PROPERTY.

one

24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidation group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case. GIVE NAME OF PARENT CORPORATION, TAXPAYER IDENTIFICATION NUMBER.

one

25. Pension Funds. If the debtor is not an individual, list the name and federal identification number of any pension fund to which the debtor, as an employee, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case. GIVE NAME OF PENSION FUND, TAXPAYER IDENTIFICATION NUMBER.

one

declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/26/04 ✓ Christopher A. Jolny  
Signature of Debtor

Date

Signature of Joint Debtor

**United States Bankruptcy Court**

Middle District of North Carolina

In re: TILLEY, CHRISTOPHER SCOTT

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

## 1. Property to Be Surrendered.

Description of Property	Creditor's name
-------------------------	-----------------

2. Property to Be Retained. [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]

Description of property	Creditor's name	Debtor is current and will maintain payments but not reaffirm	Debt will be reaffirmed pursuant to § 524(c)	Property is claimed as exempt and will be redeemed (§722)	Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt
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Home      Bank of America      XX

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 9/22/04

✓ Christopher A. Tilley  
Signature of Debtor

\_\_\_\_\_  
Signature of Debtor

UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF NORTH CAROLINA STATEMENT OF ATTORNEY  
In re TILLEY, CHRISTOPHER SCOTT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

1) The undersigned is the attorney for the debtor(s) in this case.

2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case: \$700

(b) prior to filing this statement, debtor(s) have paid: \$700

(c) the unpaid balance due and payable is: \$0

3) The amount of the filing fee in this case that has been paid is: \$209

4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.

(b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.

(c) representation of the debtor(s) at the meeting of creditors.

5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and:

one

6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and:

one

7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

one

8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

one

9/22/04



Respectfully submitted,

Philip E. Bolton, Attorney for Petitioner

HILLIP E. BOLTON, NCSB 12326 P.O.Box 10247 Greensboro, NC 27404 (336) 294-7777

Bank of America  
P.O. Box 5270  
Carol Stream, IL 60197

Bank of America  
P.O. Box 17404  
Baltimore, MD 21297

Chase  
P.O. Box 15583  
Wilmington, DE 19886

Citicard  
P.O. Box 6000  
The Lakes, NV 89163

Credit Bureau  
Collection Center  
P.O. Box 26140  
Greensboro, NC 27402

Employment Security Com.  
Tax Dept.  
PO Box 26504  
Raleigh, NC 27611-6504

IRS  
Spec Proc Sect  
320 Federal Place  
Greensboro, NC 27401

NC Dept. of Revenue  
PO Box 1168  
Raleigh, NC 27640

Rockingham Co. Tax Dept.  
PO Box 68  
Wentworth, NC 27375

United Recovery Systems  
P.O. Box 722929  
Houston, Tx 77272